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5. (Previously Presented) The method of Claim 1, wherein said receiving, from the first user, the payment transaction authorization associated with input responsive to the managed message comprises:
receiving voice input.

6. (Previously Presented) The method of Claim 1, wherein said receiving, from the first user, the payment transaction authorization associated with input responsive to the managed message comprises:
receiving a signal associated with input authorizing an automatic check handling transaction.

7. (Previously Presented) The method of Claim 1, wherein said receiving, from the first user, the payment transaction authorization associated with input responsive to the managed message comprises:
receiving a signal associated with input authorizing a debit card transaction.

8. (Previously Presented) The method of Claim 1, wherein said receiving, from the first user, the payment transaction authorization associated with input responsive to the managed message comprises:
receiving a signal associated with input authorizing an automatic check handling transaction.

9. (Previously Presented) The method of Claim 1, wherein said receiving, from the first user, the payment transaction authorization associated with input responsive to the managed message comprises:

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accepting user input associated with the payment transaction authorization and entry of financial data.

10. (Previously Presented) The method of Claim 9, wherein said accepting user input associated with the payment transaction authorization and entry of financial data comprises:
accepting near-real-time entry of credit card information.

11. (Previously Presented) The method of Claim 9, wherein said accepting user input associated with the payment transaction authorization and entry of financial data comprises:
accepting near-real-time entry of debit card information.

12. (Previously Presented) The method of Claim 9, wherein said accepting user input associated with the payment transaction authorization and entry of financial data comprises:
accepting near-real-time entry of automatic check handling information.

13. (Previously Presented) The method of Claim 9, wherein said accepting user input associated with the payment transaction authorization and entry of financial data comprises:
accepting user input representative of a profile containing pre-stored financial data.

14. (Previously Presented) The method of Claim 13, wherein said accepting user input representative of a profile containing pre-stored financial data comprises:

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accepting user input representative of a profile containing pre-stored credit card information.

15. (Previously Presented) The method of Claim 13, wherein said accepting user input representative of a profile containing pre-stored financial data comprises:

accepting user input representative of a profile containing pre-stored debit card information.

16. (Previously Presented) The method of Claim 13, wherein said accepting user input representative of a profile containing pre-stored financial data comprises:

accepting user input representative of a profile containing pre-stored automatic check handling information.

17. (Previously Presented) The method of Claim 1, wherein said receiving, from the first user, the payment transaction authorization associated with input responsive to the managed message comprises:

accepting input from the first device in response to a presentation of a message through the first device.

18. (Previously Presented) The method of Claim 17, wherein said accepting input from the first device in response to a presentation of a message through the first device comprises:

presenting the message through a presentation device selected from a presentation-device group including a visual presentation device and an audio presentation device.

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19. (Previously Presented) The method of Claim 17, wherein said accepting input from the first device in response to a presentation of a message through the first device comprises:

presenting a price through the first device.

20. (Previously Presented) The method of Claim 19, wherein said presenting a price through the first device comprises:

presenting the price in conjunction with at least one message-structure item.

21. (Previously Presented) The method of Claim 20, wherein said presenting the price in conjunction with at least one message-structure item comprises at least one of:

presenting the price in conjunction with a subject, a response option, a message body, at least one yes-no-type answer question, at least one numeric-response-type answer question, at least one verbal-response-type answer question, at least one multiple-choice-response-type answer question, at least one meeting date which can include either or both a day and a time, at least one meeting location, at least one meeting RSVP request, at least one event descriptor wherein the event descriptor can include a party, a breakfast, a lunch, a dinner, a movie, a game, a concert, or a miscellaneous occurrence, at least one event location, and at least one event RSVP request.

22. (Previously Presented) The method of Claim 1, wherein said receiving, from the first user, the payment transaction authorization associated with input responsive to the managed message comprises:

accepting input associated with the payment transaction authorization through the first device having a browser selected from the browser group that includes a Wireless Markup Language (WML) capable browser, a Compact

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Hypertext Markup Language (CHTML) capable browser, a Pocket Internet Explorer Hypertext Markup Language (IE HTML) capable browser, a Palm Query Application capable browser, and/or a voice eXtensible Markup Language (XML) capable browser.

23. (Previously Presented) A system comprising:

means for transmitting to a first device associated with a first user a managed message and for transmitting the managed message to a second device associated with a second user, the managed message enabling a payment transaction from each of the first user and the second user;

means for receiving from the first user a payment transaction authorization associated with input responsive to the managed message, the payment transaction authorization from the first user being independent of a payment transaction authorization from the second user; and

means for receiving an affirmative response in reply to the managed message from the first user in response to a successful payment associated with the payment transaction authorization, the affirmative response from the first user being independent of a response from the second user.

24. (Previously Presented) The system of Claim 23, wherein said means for receiving the payment transaction authorization associated with input responsive to the managed message comprises:

means for accepting alphanumeric input from the first device.

25. (Previously Presented) The system of Claim 23, wherein said means for receiving the payment transaction authorization associated with input responsive to the managed message comprises:

means for accepting voice input from the first device.

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26. (Cancelled)

27. (Previously Presented) The system of Claim 23, wherein said means for receiving the payment transaction authorization associated with input responsive to the managed message comprises:

means for receiving voice input.

28. (Previously Presented) The system of Claim 23, wherein said means for receiving the payment transaction authorization associated with input responsive to the managed message comprises:

means for receiving a signal associated with input authorizing a credit card transaction.

29. (Previously Presented) The system of Claim 23, wherein said means for receiving the payment transaction authorization associated with input responsive to the managed message comprises:

means for receiving a signal associated with input authorizing a debit card transaction.

30. (Previously Presented) The system of Claim 23, wherein said means for receiving the payment transaction authorization associated with input responsive to the managed message comprises:

means for receiving a signal associated with input authorizing an automatic check handling transaction.

31. (Previously Presented) The system of Claim 23, wherein said means for receiving the payment transaction authorization associated with input responsive to the managed message comprises:

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means for accepting user input associated with the payment transaction authorization and entry of financial data.

32. (Previously Presented) The system of Claim 31, wherein said means for accepting user input associated with the payment transaction authorization and entry of financial data comprises:

means for accepting near-real-time entry of credit card information.

33. (Previously Presented) The system of Claim 31, wherein said means for accepting user input associated with the payment transaction authorization and entry of financial data comprises:

means for accepting near-real-time entry of debit card information.

34. (Previously Presented) The system of Claim 31, wherein said means for accepting user input associated with the payment transaction authorization and entry of financial data comprises:

means for accepting near-real-time entry of automatic check handling information.

35. (Previously Presented) The system of Claim 31, wherein said means for accepting user input associated with the payment transaction authorization and entry of financial data comprises:

means for accepting user input representative of a profile containing pre-stored financial data.

36. (Previously Presented) The system of Claim 35, wherein said means for accepting user input representative of a profile containing pre-stored financial data comprises:

means for accepting user input representative of a profile containing pre-stored credit card information.

37. (Previously Presented) The system of Claim 35, wherein said means for accepting user input representative of a profile containing pre-stored financial data comprises:

means for accepting user input representative of a profile containing pre-stored debit card information.

38. (Previously Presented) The system of Claim 35, wherein said means for accepting user input representative of a profile containing pre-stored financial data comprises:

means for accepting user input representative of a profile containing pre-stored automatic check handling information.

39. (Previously Presented) The system of Claim 23, wherein said means for receiving the payment transaction authorization associated with input responsive to the managed message comprises:

means for accepting input from the first device in response to a presentation of a message through the first device.

40. (Previously Presented) The system of Claim 39, wherein the means for accepting input from the first device in response to a presentation of a message through the first device comprises:

means for presenting the message through a presentation device selected from a presentation-device group including a visual presentation device and an audio presentation device.

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41. (Previously Presented) The system of Claim 39, wherein the means for accepting input from the first device in response to a presentation of a message through the first device comprises:

means for presenting a price through the first device.

42. (Previously Presented) The system of Claim 41, wherein said means for presenting a price through the first device comprises:

means for presenting the price in conjunction with at least one message-structure item.

43. (Previously Presented) The system of Claim 42, wherein said means for presenting the price in conjunction with at least one message-structure item comprises at least one of:

means for presenting the price in conjunction with a subject, a response option, a message body, at least one yes-no-type answer question, at least one numeric-response-type answer question, at least one verbal-response-type answer question, at least one multiple-choice-response-type answer question, at least one meeting date which can include either or both a day and a time, at least one meeting location, at least one meeting RSVP request, at least one event descriptor wherein the event descriptor can include a party, a breakfast, a lunch, a dinner, a movie, a game, a concert, or a miscellaneous occurrence, at least one event location, and at least one event RSVP request.

44. (Previously Presented) The system of Claim 23, wherein said means for receiving the payment transaction authorization associated with input responsive to the managed message comprises:

means for accepting input associated with the payment transaction authorization through the first device having a browser selected from the browser group that includes a Wireless Markup Language (WML) capable browser, a

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Compact Hypertext Markup Language (CHTML) capable browser, a Pocket Internet Explorer Hypertext Markup Language (IE HTML) capable browser, a Palm Query Application capable browser, and a voice eXtensible Markup Language (XML) capable browser.

45. (Previously Presented) A system comprising:

circuitry configured for transmitting to a first device associated with a first user a managed message the circuitry further configured for transmitting the managed message to a second device associated with a second user, wherein said circuitry is selected from an electrical circuitry group including electrical circuitry having at least one discrete electrical circuit, electrical circuitry having at least one integrated circuit, electrical circuitry having at least one application specific integrated circuit, electrical circuitry forming a general purpose computing device configured by a computer program, electrical circuitry forming a memory device, and/or electrical circuitry forming a communications device, the managed message enabling a payment transaction from each of the first user and the second user;

circuitry configured for receiving from the first user a payment transaction authorization associated with input responsive to the managed message, wherein the payment transaction authorization from the first user is independent of a payment transaction authorization from the second user, and said circuitry is selected from an electrical-circuitry group including electrical circuitry having at least one discrete electrical circuit, electrical circuitry having at least one integrated circuit, electrical circuitry having at least one application specific integrated circuit, electrical circuitry forming a general purpose computing device configured by a computer program, electrical circuitry forming a memory device, and/or electrical circuitry forming a communications device; and

circuitry configured for receiving an affirmative response in reply to the managed message from the first user in response to a successful payment associated with the payment transaction authorization, wherein the affirmative response from the first user is independent of a response from the second user,

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and said circuitry is selected from an electrical-circuitry group including electrical circuitry having at least one discrete electrical circuit, electrical circuitry having at least one integrated circuit, electrical circuitry having at least one application specific integrated circuit, electrical circuitry forming a general purpose computing device configured by a computer program, electrical circuitry forming a memory device, and/or electrical circuitry forming a communications device.

46. (Previously Presented) A system comprising:

circuitry configured for transmitting a managed message to a first device associated with a first user;

circuitry configured for transmitting the managed message to a second communications device associated with a second user, the managed message enabling a payment transaction from each of the first user and the second user;

circuitry configured for authorizing the payment transaction in response to a payment transaction authorization from the first user wherein the payment transaction authorization from the first user is independent of a payment transaction authorization from the second user; and

circuitry configured for receiving an affirmative response in reply to the managed message from the first user in response to the payment transaction authorization in response to the authorization being successful, wherein the affirmative response from the first user is independent of a response from the second user.

47. (Cancelled)

48. (Previously Presented) The system of Claim 46, wherein said circuitry configured for authorizing the payment transaction in response to an authorization from the first user associated with the managed message comprises:

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circuitry configured for receiving a signal associated with a voice input to the first device.

49. (Previously Presented) The system of Claim 46, wherein said circuitry configured for authorizing the payment transaction in response to an authorization from the first user associated with the managed message comprises:

circuitry configured for receiving a signal associated with a credit card transaction.

50. (Previously Presented) The system of Claim 46, wherein said circuitry configured for authorizing the payment transaction in response to an authorization from the first user associated with the managed message comprises:

circuitry configured for receiving a signal associated with a debit card transaction.

51. (Previously Presented) The system of Claim 46, wherein said circuitry configured for authorizing the payment transaction in response to an authorization from the first user associated with the managed message comprises:

circuitry configured for receiving a signal associated with an automatic check handling transaction.

52. (Previously Presented) The system of Claim 46, wherein said circuitry configured for authorizing the payment transaction in response to an authorization from the first user associated with the managed message comprises:

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